




Employee Benefits Fair Goes Virtual Due to COVID-19 Pandemic

The recent statewide Virtual Benefits Fair was a big success!

On June 17, 2020, the Island Savings Plan welcomed approximately 825 employees and retirees to a virtual event.

Attendees had the opportunity to attend up to 11 live webinars as part of the event, which drew over 1,380 views in a single day. They also were able to meet with some of the Plan's 12 investment fund managers through live chats and schedule one-on-one appointments with Prudential Retirement® Education Counselors and Morningstar.



Welcome to your Virtual Floor Plan

Click on each of the boxes below to explore the Virtual Fair.

STABLE VALUE	BlackRock	MFS	Harbor.
STATE STREET	WELLINGTON MANAGEMENT	INVESTMENTS	CAPITAL GROUP AMERICAN FUNDS
Vanguard	William Blair	Schroders	MORNINGSTAR

ATTEND LIVE WEBINARS
Please register 15 min before start time

SCHEDULE VIRTUAL APPOINTMENTS
Meet one on one for personal sessions.

ON-DEMAND VIDEOS
Watch workshops on demand right now through June 18, 2020, 9 am HST

ACTIVITY: TEST YOUR SKILL! OUTSMART THE MARKET

MATERIAL LIBRARY

TAKE ACTION

GO GREEN

TELL US WHAT YOU THINK

Activities included an “Outsmart the Market” game as well as access to tools, including retirement calculators and on-demand videos. Door prize winners were randomly selected from registrants and those who completed a survey.

NEW—Attend or Watch a Lunch and Learn Virtual Workshop!

Due to the overwhelming attendance at the Fair's live webinars, the Island Savings Plan is offering two educational opportunities for those who were unable to attend the June virtual Fair event.

For more details on both offerings, go to the Plan News & Announcements section of the Island Savings Plan's website at: www.prudential.com/islandsavings

See pg. 2 for more details

Virtual 2020 Lunch and Learn Webinar Series

This nine-week series will begin in mid-August and run through mid-October. It will allow you to select a topic and attend a live webinar during your lunch hour.

You may select from the following topics:

- **Pre-Retirement** (Prudential)
- **Understanding Market Behavior** (Prudential)
- **Plan Overview** (Prudential)
- **Exploring the Big Picture of Retirement Income** (Prudential)
- **The Power of Ahupua'a** (Prudential)
- Morningstar Investment Advice and Managed Accounts
- **Vanguard—Target Date Funds***

Individuals who require special needs or accommodations for the Prudential webinars may contact Grace Baracao at least 7 business days in advance of the webinar via email at PR.ISP.Hawaii@prudential.com.

For the topics, links and schedule, go to:

www.islandsavings.preparewithpru.com >
Plan News & Announcements ▶ [Join us for a Webinar](#)

On-demand Workshops

There is a new section on the Plan's website that will allow you to view workshops on demand whenever your schedule allows.

The following Prudential Webinars are available for playback:

- **Pre-Retirement** (Prudential)
- **Understanding Market Behavior** (Prudential)
- **Exploring the Big Picture of Retirement Income** (Prudential)
- **The Power of Ahupua'a** (Prudential)
- **Plan Overview** (Prudential)

To watch the on-demand workshops, go to:

www.islandsavings.preparewithpru.com ▶
Plan News & Announcements ▶ [On-demand Workshops](#)



If you have any questions, please send an email to: PR.ISP.Hawaii@prudential.com

Fund Updates

Stable Value Fund:

Effective July 1, 2020, the third-quarter 2020 rate is 2.71%.

*Registered mutual fund.

Cybersecurity

In today's quickly changing world of enhanced online access to information and social media sharing, it is important to realize that your personal information is an attractive target for fraudsters, hackers, phishers and others. While these threats can never be completely eliminated, you can help safeguard your sensitive, personal information by actively managing your Island \$avings Plan account's security.

Because Prudential Retirement, your third-party administrator, wants to ensure that your retirement nest egg remains one of your most valuable assets, it makes your plan account security a top priority.

Prudential Retirement uses four security layers for your Island \$avings Plan account:

- 1 Password protection.** Each participant has a unique user ID and password
- 2 Firewalls** that help keep unauthorized users from accessing information within Prudential's platform
- 3 Encryption technology** to help disguise data from being read by others
- 4 Challenge questions** that are set up during the registration process

You can help protect your personal data through a few steps:

- ✓ Create strong user IDs and passwords.
- ✓ Keep your computer updated.
- ✓ Protect your wireless network.
- ✓ Periodically run antivirus software.
- ✓ Be wary of "phishing" scams from unknown entities.

For additional information on internet security, go to: www.retirement.prudential.com/UnProtected/security.html

Need to Talk with a Local Retirement Counselor?

The Island \$avings Plan offers a wide range of resources, including access to local Retirement Education Counselors who can provide one-on-one assistance, by phone or through a virtual meeting that allows you to connect from wherever you are—all you need is a phone and internet-connected device (PC is preferred but screen sharing can be done on a cellphone or tablet).

To set up a phone or virtual one-on-one consultation, go to the "Counselor" tab on www.prudential.com/islandsavings then the "Schedule a meeting" link, and enter all the fields to schedule your appointment. You may also contact counselors directly to set up an appointment using their contact information details on the Counselor page.

www.islandsavings.preparewithpru.com > Log in > Counselors ▶ [Schedule a meeting](#)

Retirement Education Counselors

Ai Lee Oahu, Honolulu, Lanai 808-535-4465 ai.lee@prudential.com Learn more about Ai	Peter Eddy Oahu, Kaneohe 808-535-4461 peter.eddy@prudential.com Learn more about Peter
Kapena Kim Oahu, Maui 808-535-4460 kap.kim@prudential.com	Tom Kalili Big Island 808-347-0386 thomas.kalili@prudential.com

Schedule a Meeting
Have questions or want personalized planning guidance? You can meet with your counselor in person or by phone—when it's convenient for you.
[Schedule a Meeting](#)

Retirement Education Counselors

Tom Kalili, *Big Island* Al Lee, *Oahu/Molokai/Lanai*
Kapena Kim, *Oahu/Maui* Kevin Malmud, *Plan Manager*
Peter Eddy, *Oahu/Kauai*

Local Office Staff—Retirement Education Team

Grace Baracao, *Oahu* Jeanne Kanai, *Oahu*

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Employee Member,
Department of Finance,
County of Kauai

Island Savings Plan Info Line: 888-71-ALOHA (888-712-5642)

Automated toll-free phone number is available 24/7.

- **Select “1” to speak with a Participant Service Representative**
Monday through Friday, 2:00 a.m. to 3:00 p.m. HST (Daylight Savings),
or 3:00 a.m. to 4:00 p.m. HST (after Daylight Savings ends).
- **Select “2” to contact a local Island Savings Plan Retirement Education Counselor**
Monday through Friday, 8:00 a.m. to 5:00 p.m. HST, and Saturdays,
8:00 a.m. to 12:00 p.m. HST.
- **Website:** www.prudential.com/islandsavings



**Prudential Retirement
Honolulu Office**
1100 Alakea Street, Suite 1550
Honolulu, HI 96813

Office Hours
8:00 a.m. to 5:00 p.m. HST
Monday through Friday
8:00 a.m. to 12:00 p.m. HST, Saturdays

Free Parking
Entrance on Alakea Street,
parking ticket validated at
the local office.



Prudential

The target-date is the approximate date when investors plan to retire and may begin withdrawing their money. The asset allocation of the target-date funds will become more conservative as the target-date approaches by lessening your equity exposure and increasing your exposure in fixed income investments. The principal value of an investment in a target-date fund is not guaranteed at any time, including the target-date. There is no guarantee that the fund will provide adequate retirement income. A target-date fund should not be selected solely based on age or retirement date. Before investing, participants should carefully consider the fund's investment objectives, risks, charges and expenses, as well as their age, anticipated retirement date, risk tolerance, other investments owned, and planned withdrawals. The stated asset allocation may be subject to change. It is possible to lose money in a target-date fund, including losses near and following retirement. Investments in the funds are not deposits or obligations of any bank and are not insured or guaranteed by any governmental agency or instrumentality.

Investors should carefully consider the fund investment objectives, risks, charges and expenses before investing. The prospectus and (if available) summary prospectus contain complete information about the investment options available through your plan. Please call 888-712-5642 for a free prospectus and (if available) a summary prospectus containing this and other information about our mutual funds. You should read the prospectus and summary prospectus (if available) carefully before investing. It is possible to lose money by investing in securities.

Shares of registered mutual funds are offered through Prudential Investment Management Services LLC (PIMS), Newark, NJ, a Prudential Financial company. Retirement Education Counselors are registered representatives of PIMS.

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